



CONGRESSMAN
COLIN ALLRED
REPRESENTING THE 32ND DISTRICT OF TEXAS

COVID-19 Small Business Resource Guide



A MESSAGE FROM REP. ALLRED:

This is a time of great uncertainty for many, including for our small businesses and their workers, who are the backbone of our economy. I am working in Congress to ensure we deliver relief for workers and businesses during this unprecedented time. I want to share these resources to aid you as you navigate the coronavirus pandemic and the future of your business. My office is always here to help you navigate federal agencies and resources. If you face any issues, please contact me at 972-972-7949.

Information around this outbreak is changing rapidly, but you can find the latest information at <https://www.dshs.texas.gov/coronavirus/>, [CDC.gov/Coronavirus](https://www.cdc.gov/coronavirus/), and allred.house.gov/coronavirus.

A handwritten signature in black ink, appearing to read "Colin Allred".

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U.S. SMALL BUSINESS ADMINISTRATION

ECONOMIC INJURY DISASTER LOANS

At the request of Governor Greg Abbott, the Small Business Administration (SBA) issued an Economic Injury Disaster Declaration on March 20, 2020, for all 254 Texas Counties in response to COVID-19 for the provision of Economic Injury Disaster Loans (EIDL) to businesses and private non-profits in affected communities.

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

If you have suffered substantial economic injury and are one of the following types of businesses, you may be eligible for an SBA Economic Injury Disaster Loan (EIDL):

- Small Business
- Small agricultural cooperative
- Most private nonprofit organizations

You may apply for an EIDL loan here: <https://disasterloan.sba.gov/ela/>

Applicants can call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For additional information or to obtain help preparing the loan application, you can also contact the Dallas/Fort Worth SBA Office at 817-684-5500 or visit their website: <https://www.sba.gov/offices/district/tx/dallas-fort-worth>

You can also reach out to my office at 972-972-7949 should you face any issues contacting the SBA.

More information regarding the Economic Injury Disaster Loan program regarding COVID-19 can be found here: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

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QUESTIONS ON SBA ECONOMIC INJURY DISASTER LOANS



What are Economic Injury Disaster Loans (EIDL)?

The Small Business Administration (SBA) is providing low-interest loans to small businesses and non-profits in Texas who have been severely impacted by the Coronavirus (COVID-19). The program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact. The interest rate is 3.75% for small businesses and 2.75% for non-profits. The maximum term is 30 years.

Who is eligible?

A small business is defined by the SBA's size standards and is based on the North American Industrial Classification (NAIC) System. More information can be found here: <https://www.sba.gov/document/support-table-size-standards>

How long does this process take?

While the approval timeline depends on volume and is subject to change, the typical time frame for adjudication is 2-3 weeks and disbursement can take up to five days once approved. Borrowers are assigned individual loan officers for the servicing of the loan.

Where can I find more information?

Businesses may contact the SBA Disaster Customer Service Center at 1-800-659-2955 or e-mail them at disastercustomerservice@sba.gov. Additionally, they may reach out to the SBA Dallas Fort Worth office at 817-684-5500 or visit their website: <https://www.sba.gov/offices/district/tx/dallas-fort-worth>

Are there any additional resources to help me complete my application?

You may reach out to the SBA Dallas Fort Worth office by calling 817-684-5500 or visiting their website: <https://www.sba.gov/offices/district/tx/dallas-fort-worth> or by calling my office at 972-972-7949.

You can find answers to more frequently asked questions on Economic Injury Disaster Loans and COVID-19 [here](#).

NATIONAL RESOURCES

- The U.S. Chamber of Commerce has information on resources and ways individuals and businesses can seek assistance. For more information, please visit: <https://www.uschamber.com/coronavirus> or contact 1-800-638-6582.
- The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: <https://www.uschamber.com/co/small-business-coronavirus>.
- The National Main Street program has resources for small business and offers community support for those impacted by COVID-19. For more information, please visit: <https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources> or contact 312-610-5613.

STATE AND LOCAL RESOURCES

- The State of Texas has created a comprehensive resource guide for businesses impacted by COVID-19. You can find information here: <https://gov.texas.gov/business/page/coronavirus>
- The Texas Workforce Commission (TWC) has developed resources for employers: <https://twc.texas.gov/news/covid-19-resources-employers> and for jobseekers: <https://twc.texas.gov/news/covid-19-resources-job-seekers>
- The Texas Restaurant Association has established the TX Restaurant Relief Fund to aid restaurants impacted by COVID-19. You can apply on their website <https://www.txrestaurant.org/news/coronavirus-guidance-resources>, and find webinars, resource guides, tips on sanitation and more useful information to help your business.
- The City of Dallas' Department of Economic Development has information on city regulations and resources: <http://dallasecdev.org/562/COVID-19-Info-for-Small-Businesses>

- The Texas Small Business Development Center offers one-on-one confidential consulting. They are available to assist by phone, email, or video conference: <https://sbdctexas.org/>.

GUIDANCE FOR EMPLOYERS



PREVENTATIVE MEASURES FOR EMPLOYERS

Dallas County Judge Clay Jenkins issued a Stay Safe Stay Home order for Dallas County to take effect at 11:59 PM on Monday, March 23, 2020, which requires businesses not deemed essential to stop operating. You can find more information on the order here:

<https://www.dallascounty.org/government/comcrt/jenkins/covid-19.php>

The CDC recommends that all employers consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event that the illness spreads. All employers should be ready to implement strategies to protect their workforce from COVID-19 while ensuring continuity of operations.

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The CDC has prepared a list of recommended strategies to help employers contain the spread of the illness within their workplace:

- Actively encourage sick employees to stay home
- Separate sick employees in the workplace and send them home
- Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees by posting informational posters and setting up multiple hand hygiene stations
- Perform routine environmental cleaning and provide disposable wipes for employees to use
- Get the latest information regarding travel safety
- Communicate your attendance expectations to your employees

The CDC also recommends that employers create a flexible plan to manage sick leave policy and attendance issues, and to implement working remotely and avoiding holding meetings in close quarters.

For more information, see:

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>.

CONTEMPLATING LAYOFFS

If you have to close your business either temporarily or permanently and need to lay off employees, you may be able to submit a mass claim for unemployment benefits on their behalf. The Texas Workforce Commission's Mass Claims program streamlines the unemployment benefit claims process for employers faced with either temporary or permanent layoffs. Employers can submit basic worker information on behalf of their employees to initiate claims for unemployment benefits. You can submit a mass claim request on Employer Benefits Services 24 hours a day, seven days a week.

- For more information, see: Mass Claims for Unemployment Benefits or contact TWC's Mass Claims Coordinator at 512-463-2999.
- To submit a Mass Claim, log on to Employer Benefits Services website at <https://twc.texas.gov/businesses/employer-benefits-services>

Note: If you have already laid off staff, you cannot use Employer Benefits Services (EBS) to submit a Mass Claim.

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If your layoff date was in the past and you have 10 or more employees affected by the pandemic, email TWC's Mass Claims Coordinator at ui.massclaims@twc.state.tx.us and ask us to provide Mass Claims documents to submit manually. Make sure your email contains the following information:

- Company's name, address, phone and fax number, and TWC Tax Account Number
- Contact person's name (authorized representative with signature authority)
- Contact's email address, phone and fax number
- The layoff date and how many employees were affected

SHARED WORK PROGRAM

If your business has slowed down due to the pandemic and you need to reduce employee working hours, you may be able to avoid laying off employees by submitting a shared work plan. The Texas Workforce Commission's Shared Work program provides Texas employers with an alternative to layoffs. TWC developed this voluntary program to help Texas employers and employees withstand a slowdown in business.

Shared Work allows employers to:

- Supplement their employees' wages lost because of reduced work hours with partial unemployment benefits.
- Reduce normal weekly work hours for employees in an affected unit by at least 10 percent but not more than 40 percent; the reduction must affect at least 10 percent of the employees in that unit.

Shared Work unemployment benefits are payable to employees who qualify for and participate in an approved Shared Work Plan. Workers may choose not to participate. Employees who qualify will receive both wages and Shared Work unemployment benefits.

For more information, visit: <https://twc.texas.gov/businesses/shared-work>

BANK ASSISTANCE INFORMATION:

Several banks have set up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach out to them to find out what they are doing to assist those affected by COVID-19. The Federal Deposit Insurance Corporation (FDIC) and the (National Credit Union Administration (NCUA) have also put out information for bankers and consumers.

- FDIC: <https://www.fdic.gov/coronavirus/index.html>
- NCUA: <https://www.ncua.gov/>

Other banks assisting during COVID-19:

- Bank of America: <https://about.bankofamerica.com/promo/assistance/latestupdates-from-bank-of-america-coronavirus>
- Bank of Texas: <https://www.bankoftexas.com/landing-pages/covid-19/covid-19-resource-center>
- BBVA: <https://www.bbvausa.com/special/covid19.html>
- Capital One: <https://www.capitalone.com/coronavirus/>
- Chase: <https://www.chase.com/digital/resources/coronavirus>
- CitiBank: <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Comerica Bank: <https://www.comerica.com/campaigns/covid-19.html>
- Discover: <https://www.discover.com/coronavirus/>
- Frost Bank: <https://www.frostbank.com/COVID-19>
- Marcus by Goldman Sachs: 844-627-2876
- Truist: <https://www.truist.com/coronavirus-information>
- US Bank: <https://www.usbank.com/splash/covid-19.html>
- Wells Fargo: <https://newsroom.wf.com/press-release/corporate-socialresponsibility/wells-fargo-donate-s-625-million-aid-coronavirus>